

FLORIDA BANK GROUP, INC.

	CPP Disbursement Date 07/24/2009	RSSD (Holding Company) 3557626	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$610	\$536	-12.1%	
Loans	\$392	\$338	-13.9%	
Construction & development	\$29	\$22	-22.4%	
Closed-end 1-4 family residential	\$60	\$64	5.6%	
Home equity	\$50	\$44	-12.4%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-14.8%	
Commercial & Industrial	\$23	\$22	-4.2%	
Commercial real estate	\$209	\$167	-20.3%	
Unused commitments	\$37	\$37	0.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$121	\$116	-3.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$7	-9.7%	
Cash & balances due	\$57	\$54	-5.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$570	\$485	-14.9%	
Deposits	\$499	\$415	-16.9%	
Total other borrowings	\$68	\$68	0.0%	
FHLB advances	\$68	\$68	0.0%	
Equity				
Equity capital at quarter end	\$41	\$51	26.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$18	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	9.6%	--	
Tier 1 risk based capital ratio	9.9%	15.6%	--	
Total risk based capital ratio	11.2%	16.9%	--	
Return on equity ¹	-26.9%	9.6%	--	
Return on assets ¹	-1.8%	0.9%	--	
Net interest margin ¹	2.9%	3.4%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	68.2%	209.2%	--	
Loss provision to net charge-offs (qtr)	54.2%	3412.8%	--	
Net charge-offs to average loans and leases ¹	2.7%	-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	5.3%	1.2%	3.4%	0.6%
Closed-end 1-4 family residential	7.4%	2.7%	1.2%	0.5%
Home equity	1.2%	1.5%	0.1%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	3.7%	0.6%	0.0%
Commercial & Industrial	3.5%	2.1%	0.6%	3.5%
Commercial real estate	4.4%	0.6%	0.5%	0.2%
Total loans	4.3%	1.2%	0.8%	0.5%